

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1-34. (Cancelled)

35. (Currently Amended) A system for effecting electronic payment comprising:

~~a payment processor system that maintains a database;~~

~~an end-user interface communicably coupled to the payment processor system, wherein the end-user interface is a payment account assistance module accessed by an end-user to activate an intermediary account and configured to:~~

~~receive, from [[an]] the end-user accessing the end-user interface, an intermediary account identifier number that identifies a stored value the intermediary account maintained by the payment processor system and;~~

~~receive from the end-user an service end-user account identifier number that identifies an service end-user account maintained by a service provider system that is separate from the payment processor system;; and~~

~~store an association between the intermediary account identifier number and the service end-user account identifier number in [[the]] a database maintained by the payment processor system;~~

~~a terminal located at a point-of-sale, wherein the terminal is accessed by the end-user after the intermediary account has been activated and configured to receive a payment and the intermediary account identifier number from a payer, the end-user and wherein the terminal is operable to exchange electronic messages with a financial network that is communicably coupled to the payment processor system communicate data indicative of the payment and the intermediary account number to a financial network; and~~

~~a crediting device in communication with the payment processor system, wherein the~~

~~crediting device is configured to credit the stored value account identified by the intermediary account identifier in response to the payment; and~~

~~an interface device in communication with the payment processor system and the service provider system, wherein the interface device is configured to send a message to the service provider system indicating a credit to the service account identified by the service account identifier associated with the intermediary account identifier.~~

a payment processor system coupled to the payment account assistance module and the financial network, the payment processor system maintaining the database and the intermediary account and configured to:

receive the data indicative of the payment and the intermediary account number from the terminal via the financial network;

retrieve, from the database, the end-user account number associated with the intermediary account number; and

send data indicative of the payment and the retrieved end-user account number to a service provider system instructing the service provider system to credit the end-user account identified by the retrieved end-user account number, wherein the service provider system maintains the end-user account.

36. (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises an automated teller machine (ATM).

37. (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises a vending machine.

38. (Previously Presented) A system according to claim 35, wherein the financial network comprises a card association network.

39. (Previously Presented) A system according to claim 35, further comprising an acquiring processor configured to communicate messages between the financial network and the terminal located at the point of sale.

40. (Currently Amended) A payment processor computer, comprising:
an end-user interface a payment account assistance module configured to:
receive, from an end-user, an service end-user account identifier number that identifies an
service end-user account maintained by a service provider and an intermediary account identifier
number that identifies ~~a stored value~~ an intermediary account maintained by a payment processor
that is different from the service provider; and
store an association between the service end-user account identifier number and the
intermediary account identifier number in a database that is communicably coupled to the ~~end-~~
~~user interface~~ payment account assistance module upon receiving the service end-user account
identifier number and the intermediary account identifier number from the end-user; and
a payment interface configured to:
receive data from a terminal located at a point-of-sale, wherein the data is related to a
payment and the intermediary account identifier number as provided by ~~a payer~~ the end-user at
the point-of-sale; and
retrieve, from the database, the end-user account number associated with the intermediary
account number, and
send a message to a transaction interface provided by the service provider, wherein the
message instructs the service provider to credit the service end-user account identified by the
service end-user account identifier number associated with the intermediary account identifier
number.

41. (Previously Presented) A payment processor computer according to claim 40, wherein
the payment interface is configured to directly communicate with the terminal located at the
point of sale.

42. (Previously Presented) A payment processor computer according to claim 40, wherein
the payment interface is configured to receive data from the terminal located at the point-of-sale
via a merchant hub that is communicably coupled to the terminal and the payment interface.

43. (Currently Amended) A payment processor computer according to claim 40, further comprising:

a settlement interface configured to transfer ~~[[an]]~~ a first amount of money equal to the payment, subject to adjustment, from a first bank account maintained by ~~[[the]]~~ a merchant into a second bank account maintained by the payment processor by an electronic funds transfer.

44. (Previously Presented) A payment processor computer according to claim 43, wherein the transfer of the amount of money equal to the payment, subject to adjustment, is carried out in a batch mode on a daily basis.

45. (Previously Presented) A payment processor computer according to claim 43, wherein the transfer of the amount of money equal to the payment is carried out via the ACH.

46. (Previously Presented) A payment processor computer according to claim 43, wherein the service provider is a prepaid telecommunications platform operator.

47. (Currently Amended) A payment processor computer according to claim 43, wherein the settlement interface is further configured to transfer ~~[[an]]~~ a second amount of money equal to the payment, subject to adjustment, from the second bank account maintained by the payment processor into a third bank account maintained by the service provider by electronic funds transfer.

48. (Canceled)

49. (Currently Amended) A payment processor computer according to claim 40, further comprising issuing a card to the end-user that includes the intermediary account ~~identifier~~ number.

50. (Canceled)

51. (Currently Amended) A payment processor computer according to claim 40, wherein the service end-user account identifier number identifies a pre-paid cellular phone account.
52. (Currently Amended) A payment processor computer according to claim 40, wherein the service end-user account identifier number has an account number corresponding to a valid credit card account number.
53. (Currently Amended) A payment processor computer according to claim [[40]] 52, wherein the valid credit card account number can be presented by a ~~payer~~ the end-user at the terminal located at the point-of-sale to purchase goods and services.
54. (Canceled)
55. (Canceled)
56. (Previously Presented) A payment processor computer according to claim 53, wherein the terminal is communicably coupled to the Internet, and the point-of-sale includes a website.
57. (Currently Amended) A system for effecting electronic payment according to claim 35, wherein the service end-user account identifier number includes a credit card account number.
58. (Canceled)
59. (Previously Presented) A payment processor computer according to claim 40, wherein said payment from the end-user at the point-of-sale includes payment in the form of cash.
60. (Previously Presented) A payment processor computer according to claim 40, wherein said payment from the end-user at the point-of-sale includes payment as a debit card transaction.

61. (Previously Presented) A payment processor computer according to claim 40, wherein said payment from the end-user at the point-of-sale includes payment as a credit card transaction.

62. (Previously Presented) A payment processor computer according to claim 40, wherein the point-of-sale is a vending machine.

63. (Previously Presented) A payment processor computer according to claim 40, wherein the point-of-sale is a brick-and-mortar retail merchant site.

64. (Previously Presented) A payment processor computer according to claim 40, wherein the point-of-sale is an automated teller machine (ATM).

65. (Currently Amended) A payment processor computer according to claim 40, wherein the payment interface is further configured to send the message for adding value to the service end-user account to an IVR system maintained by the service provider via a telecommunication system.

66. (Currently Amended) An apparatus comprising:
a computer program embodied on a computer readable medium; and
a plurality of instructions stored in the computer readable medium, the plurality of instructions comprising:

instructions for receiving, from an end-user, an service end-user account identifier number that identifies an service end-user account maintained by a service provider and an intermediary account identifier number that identifies an stored-value intermediary account maintained by a payment processor that is different from the service provider;

instructions for storing an association between the service end-user account identifier number and the intermediary account identifier number in a database maintained by the payment processor upon receiving the service account identifier and the intermediary account identifier from the end-user;

instructions for receiving a payment from the end-user at a point-of-sale together

with the intermediary account ~~identifier~~ number;

instructions for electronically communicating the intermediary account ~~identifier~~ number, from the point-of-sale to the payment processor;

instructions for associating the intermediary account number with the end-user account number; and

instructions for sending a message from the payment processor to the service provider, wherein the message indicates a credit to ~~a service~~ the end-user account identified by the ~~service~~ end-user account ~~identifier~~ number associated with the intermediary account ~~identifier~~ number.

67. (New) A system according to claim 35, wherein a crediting device in communication with the payment processor system is configured to credit the intermediary account identified by the intermediary account number in response to the payment.

68. (New) A method for effecting electronic payment, comprising:

storing an association between an intermediary account number and an end-user account number in a database associated with a payment processor;

conducting a payment transaction between an end-user and a terminal located at a point-of-sale including communicating a payment and the intermediary account number from the end-user to the terminal;

sending data indicative of the payment and the intermediary account number from the terminal to the payment processor;

retrieving, from the database, the end-user account number associated with the intermediary account number;

sending data indicative of the payment and the retrieved end-user account number to a service provider system; and

instructing the service provider system to credit an end-user account identified by the retrieved end-user account number, wherein the service provider system maintains the end-user account.